



# TRACK DOWN YOUR LOST PENSIONS

HARGREAVES  
LANSDOWN





# THERE'S £31.1 BILLION SAT IN UNCLAIMED PENSIONS. COULD SOME OF IT BE YOURS?

Imagine the difference finding a lost pension could make to your life. It's been estimated that there could be about 3.3 million lost or forgotten pension pots out there, worth an average of £9,500 each – over £31 billion in total.

To make sure you don't lose out, it's important that you check the whereabouts of all your pensions and claim back any that you've lost touch with.

If you've moved jobs or changed address over the years, you could have an old pension waiting to be found.

This factsheet includes tips to help you find your pensions, and make the most out of them.

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As many as 1 in 20 people could have a pension they didn't know about.

## IMPORTANT INFORMATION

The information on this factsheet isn't personal advice, if you're unsure what's suitable for your circumstances, please seek [advice](#). If you're thinking about transferring, please check for excessive exit fees first and that you won't lose valuable guarantees or benefits before you apply.





# HOW TO FIND YOUR LOST PENSIONS

## ✓ Start at home

Look through old paperwork to find pension statements or letters. These documents will give you the name of your pension provider.

If you're not sure whether you had a pension with an old employer, look through your employment contracts or pay slips for signs of pension deductions.

## ✓ Contact your old employers

If you can't find old paperwork, or the pension provider's details aren't clear, get in touch with your old employer.

Confirm when you worked for them and get the name of their pension provider at the time, and their contact details.

If your employer has changed name or contact details since you left, you can search Companies House to track down their new details.

## Try the Pension Tracing Service

If you need a helping hand, try the government's free Pension Tracing Service. The service can help you find pension provider contact details for:

- Your own workplace or personal pension scheme
- Your civil service, NHS, teacher or armed forces pension
- Someone else's scheme, if you have their permission

**TRY THE PENSION  
TRACING SERVICE**



# NEXT STEPS ONCE YOU'VE FOUND YOUR PENSION

1

## Re-connect with your provider

Once you've found out which provider holds your old pension pot, contact them to find out how much it's worth, and to update them with your new contact details. We've put the contact numbers of some of the larger pension providers on page 6.

They'll need to do some security checks to verify who you are too. Make sure you have your personal details such as your National Insurance number, and your current and old names and addresses.

2

## Ask the questions

Once you find a long-forgotten pension pot, it's important to take a closer look. Find out:

- Can you view your pension account online and see how much it's worth?
- How much are the fees? Are they competitive?
- What are the scheme rules around your retirement age?
- Is your pension invested alongside your risk attitude and values?
- Are you on track for the retirement you want?



# NEXT STEPS ONCE YOU'VE FOUND YOUR PENSION

3

## Consider combining pensions into one

It could make sense to transfer your pension pots to a different provider. Many pension savers find it more straightforward to consolidate all their pensions into one account.

Before consolidating, you should:

- check you won't lose valuable guarantees or benefits by transferring
- compare the services and fees of your current and new provider
- ensure your new provider won't charge any set up fees (HL doesn't)
- See what added benefits, tools and support your new provider will offer.

4

## How to transfer

You'll need to complete an application with the provider you want to transfer to. Some providers (like HL) have an [online form](#), which can speed up the process.

Other providers might need you to complete a paper form and return it in the post. Once submitted, your new pension provider will contact your old one to arrange the transfer.



# PENSION PROVIDERS

Pension provider	Contact number for member enquiries
Aegon	01733 353 414
Aviva	0800 145 5744
Fidelity Workplace Pensions	0800 368 6868
Hargreaves Lansdown	0117 312 1795
Legal & General	0345 070 8686
Nest Pensions	0300 020 0090
NOW: Pensions	0330 100 3334
Phoenix Group	0345 600 4488
Royal London	0345 605 0050
Scottish Widows	0345 755 6557 or 0345 716 6777
Standard Life	0800 634 7479
The People's Pension	0300 200 0555



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